



SHERA Program Overview

April 22, 2021

Last Updated: April 21, 2021

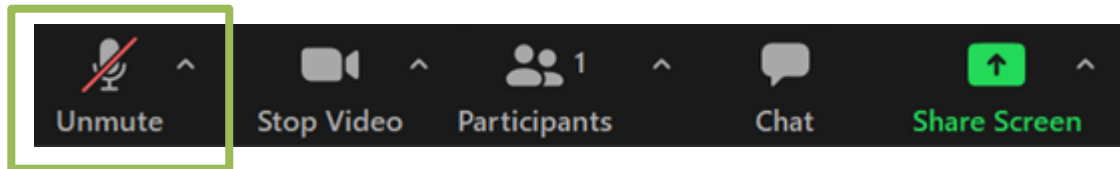


ENGAGEMENT BEST PRACTICES



Please Mute

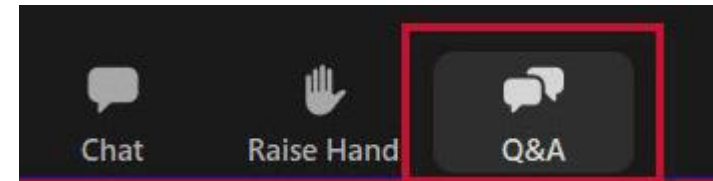
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

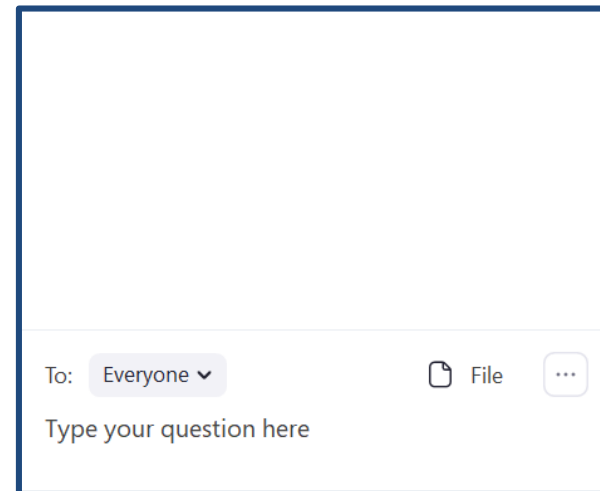
We will be monitoring the Q&A for questions

1



Click “Q&A” to open the chat window

2



Enter your question into the chat

We will follow up with answers to any questions that we don't get to during the session.

THIS CALL IS BEING RECORDED



MEET YOUR FACILITATORS



Robert Muollo

Roberta Rubin

Christine Devore

TRAINING SUPPORT

Viva Consulting & Accenture



Our Journey Today

75 MINUTES



Training Goals & Objectives



SHERA Program Overview



SHERA Eligibility



Required Documentation



SHERA Rollout & Tenant Journey



SHERA FAQs



Resources



Questions

10 mins

25 mins

10 mins

30 mins

Purpose



Review the new **Subsidized Housing Emergency Rental Assistance (SHERA) Program** and provide an understanding of the new program and policies.

Goal



Provide guidance to better support tenants who are eligible for SHERA and whose landlords are applying on their behalf.



SHERA OVERVIEW



Leverage the Massachusetts affordable housing owner and property management network to help residents pay COVID-related rent arrears from April 1, 2020 to March 31, 2021.

- Owner-based, online process to apply on behalf of multiple residents in a **single** application.
- Take advantage of the compliance work already done by owners of subsidized housing.
- Build on **pledge** of working with tenants to divert eviction due to rent arrearages.
- Support the existing emergency rental assistance delivery system.
- Owners will continue to refer tenants to the RAAs for utilities, moving expenses, and stipends (if applicable)

DHCD in partnership with MassHousing and Massachusetts Housing Partnership (“MHP”)



The **Subsidized Housing Emergency Rental Assistance (SHERA) Program** is a federally funded emergency housing assistance program for renters in public and affordable housing impacted by COVID-19.



SHERA helps residents clear rent arrearages (unpaid back-rent) from April 1, 2020 through March 31, 2021.



Eligible owners of rent-restricted properties will be able to **apply for assistance with their rental arrearage accounts on behalf of all their income-eligible residents** with rental arrears.

WHAT THIS MEANS FOR TENANTS



Owner's Apply on Behalf of Tenants

By signing the tenant certification, tenants give their landlord permission to apply for emergency rental assistance to clear their rent arrearages during the eligible period of April 1, 2020 through March 31, 2021.



Benefit to Tenants

- Under SHERA, the landlord will complete a lot of the paperwork needed to receive funds to pay back rent.
- If the application is approved, the back rent a tenant owes (up to 12 months, back to 4/1/2020) will be paid.
- If the application is approved, the owner agrees to provide tenant with protection against eviction going forward, including suspension of evictions and non-initiation of new evictions for non-payment of rent for at least 6 months.



ELIGIBILITY



To be eligible, the property owner must meet the following criteria:

- 1 Be an existing borrower of MH, MHP, or DHCD **OR** be a Public/Local Housing Authority that owns/manages public housing **OR** the property's sponsor has at least one property subject to use restrictions due to participation in a state or federal program with 20 or more rental units
- 2 The owner and property must be in good standing with MassHousing, MHP, or DHCD
- 3 Owners (or their designated representative) must have three years of compliance experience, and at least one staff member holding a certification in compliance training
- 4 Be willing to sign the SHERA Owner Agreement

Eligible owners will be invited to submit applications for properties meeting the following criteria:

- 1 Income-restricted affordable rental housing properties, owned by eligible owners, that:
 - a) received state or federal subsidies for construction and/or rehab of income-restricted housing and are subject to a use restriction,
 - OR -
 - b) currently receive project-based rental assistance under contracts administered by the Commonwealth or other state public or quasi-public agencies.

- 2 Subject to annual audit.

Eligible properties include state and federal public housing, Chapter 40B and Chapter 40R properties, and LIHTC and other privately-owned affordable housing properties.

For a household to be eligible for assistance through SHERA, the following criteria must be met:



Rental arrears must be between **April 1, 2020** and **March 31, 2021**



The household has experienced a **financial hardship due to COVID-19**



The owner can demonstrate the renter household has **eligible rental arrearages**



The household has income **at or below 80% Area Median Income (AMI)**



REQUIRED DOCUMENTATION

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For a tenant to be eligible for SHERA assistance, the property owner must collect the following required documentation:

Income Documentation

1. Income certification from 2020 or 2021
2. Alternative options for certifying income, if housing program recert is not required or not yet occurred.

Signed Tenant Certification

- COVID-19 Impact
- No Duplicative Assistance
- Permission for owner to apply on tenant behalf
- Assistance amount

Other

- **Last four of SSN.** Tenants do not need a social security number to be eligible.
- **Demographic Data** required by the Treasury

INCOME CERTIFICATIONS



To certify income, an owner can rely on:

Documentation already provided for 2020 or 2021 recertification

If a recertification not completed, tenant household can provide:

Documentation of annual income

- A filed 2020 IRS Form(s) 1040 or 1040EZ, one covering each adult household member over 18, if filing separately

- OR -

Documentation of benefits

- A benefit letter dated January 2020 or later confirming any of the following benefits:
 - Veterans Chapter 115 benefits
 - DTA benefits
 - Subsidized childcare benefits
 - MassHealth benefits

- OR -

Documentation of monthly income for two months prior to application

- Unemployment benefit checks or bank statements
- Two pay stubs
- Social Security benefit letter
- Other proof of income

STATE-AIDED PUBLIC HOUSING: INCOME RECERTIFICATION TENANT GUIDANCE



Tenants are required to report an **increase of 10% or more** of monthly income by the 7th day of the month following the month in which the increase occurred. Reference: [760 CMR 6.04\(5\)\(a\)\(b\)](#).



LHAs will conduct a **rent determination** for tenants who didn't report a change in income and retroactively change the tenant's rent to the first day of the second month of the increase. *Tenants are encouraged to report any increase in income that has not been reported before the owner applies. The retroactive amount due may be eligible for rental assistance payments.*



If the tenant does not report this income and the LHA finds out about the unreported income at an **annual rent determination** later in 2021, these rental assistance payments may not be available, and the tenant may have a large arrearage on their rent account.



Increases in income could be a result of:

- ✓ Unemployment income
- ✓ Federal Pandemic Unemployment income
- ✓ Increased hours
- ✓ New employment
- ✓ Per DHCD guidance, federal enhanced unemployment income is generally countable as income for purposes of rent determination.



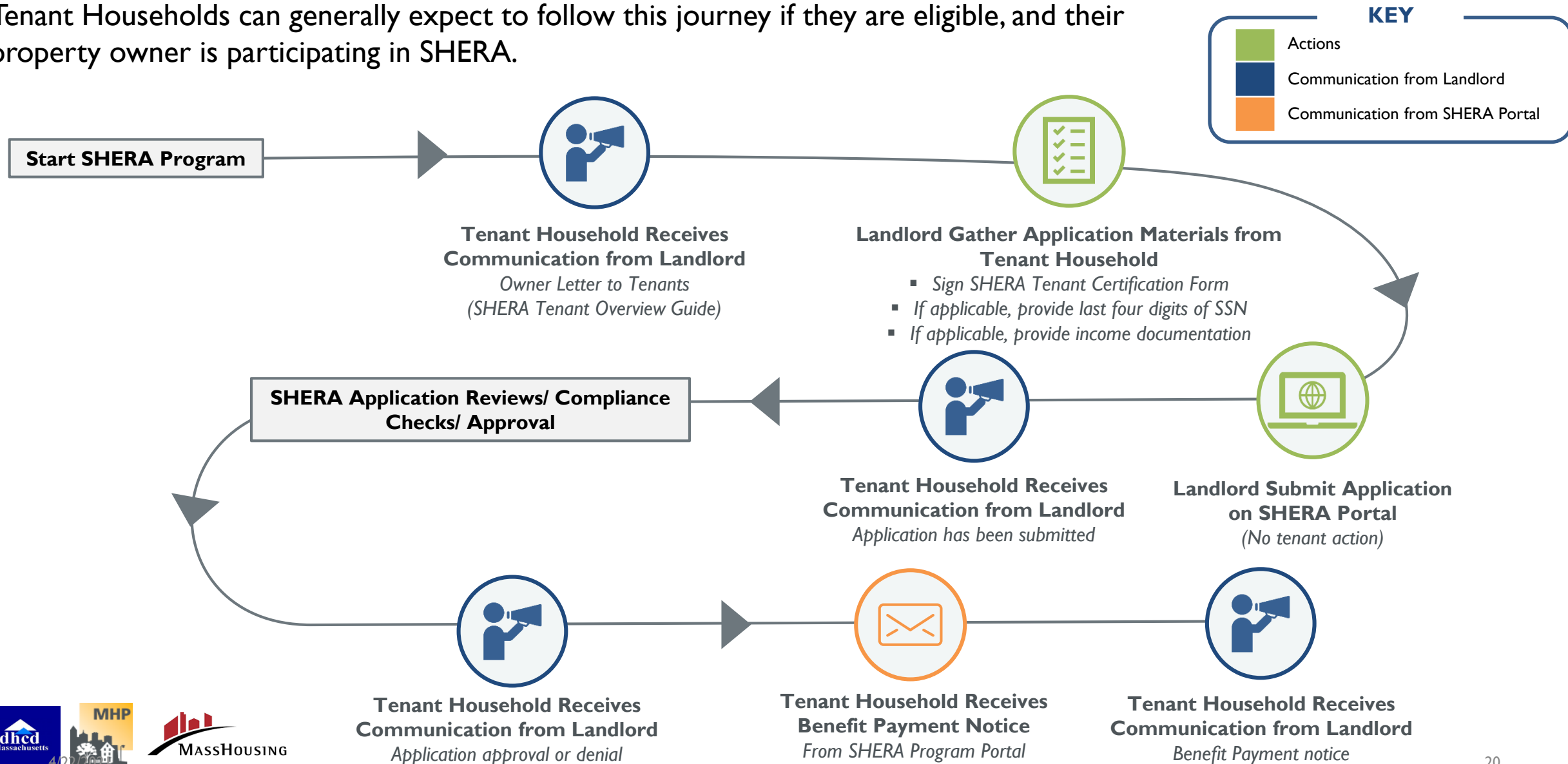
SHERA ROLLOUT & TENANT JOURNEY



SHERA TENANT HOUSEHOLD JOURNEY



Tenant Households can generally expect to follow this journey if they are eligible, and their property owner is participating in SHERA.



Throughout the process of applying for SHERA, tenants should complete the following steps and can expect to receive the following notifications.

Steps for Tenants

- 1 Work with your landlord to make sure your income-qualifies
- 2 Complete and sign the tenant certification
 - Certify financial hardship directly or indirectly caused by COVID-19
 - Assistance request
 - No duplication of benefits (i.e., have or will not receive the same assistance from another program); and
 - Permission for landlord to apply on tenant behalf

Tenant Notifications

Owners must provide participating tenants with notifications regarding:

- Documents needed to apply
- Confirmation of application submittal
- Requests for additional documents
- Application approval and payment to tenant account or application denial

SHERA PROGRAM ROLLOUT OVERVIEW



The **“soft launch” (Pilot)** of the SHERA program occurred on April 8th. Pilot members are preparing to apply to the program through the system.

- Volunteer owner working group, comprised of private and public owners
- Geographic and property type diversity

We will then open the application to other owner groups:

Phase 1: MassHousing and MHP portfolio of properties

Phase 2: Housing Authority portfolio and DHCD subsidy portfolio

Phase 3: 40B and 40R properties not included in the two previous groups



SHERA FAQs



TENANT FAQ QUESTIONS (1/3)



1. What should I do if I have already applied for another emergency rental assistance program, like RAFT, through a local Regional Administering Agency (RAA)?

If you have already applied for RAFT or for another type of emergency rental assistance, and your application is still pending, you should continue with that application and NOT move forward with SHERA. If a tenant previously received RAFT/ERMA/ERAP, and still has unpaid rent due from April 1, 2020, to March 31, 2021, they SHOULD participate in SHERA.

2. How does it help me if my landlord applies for SHERA?

If you participate in SHERA, you won't need to apply for rental assistance from another agency. The landlord can submit all the paperwork for you in order to get your back rent paid. Also, by participating in SHERA, the landlord has agreed to work with you to maintain your housing and cannot evict you for non-payment of rent for at least six months after the last rental payment is received.

3. How can I certify that I have experienced a financial hardship caused by COVID-19?

You can certify that you have experienced a financial hardship caused by COVID-19 by signing the Tenant Certification. This letter also says:

- You have not applied for or received emergency rental assistance benefits from any other public source for the same time period for which SHERA funds are being requested.
- You give permission to your landlord to apply for SHERA on your behalf and share the information necessary to do so.



4. Do I need a social security number to be eligible for SHERA?

No, the SHERA program does not have an immigration status requirement; households may be found eligible regardless of immigration status. DHCD has to report aggregate information only, and not individual tenants' demographic information. If you have a social security number, you must provide the last four digits. Please note that the last four of the SSN is provided only to check that your assistance is not already being processed through other programs.

5. Can I apply for rent stipends (prospective rent), utility payments, or moving costs?

Not through SHERA. You may contact a Regional Administering Agency to determine your eligibility for assistance for rent stipends, utility payments and moving costs. If your rent does not change if your income changes, these agencies can determine your eligibility for up to three-months of future rent (stipends). If your rent changes based on changes to your income (e.g., Section 8, MRVP), you are not eligible for any months of future rent, including first month's rent.

6. What if my landlord does not think I am eligible?

If your landlord does not believe you are eligible for SHERA, they can provide you with information about other resources for emergency rental assistance. Landlord must accept self-certification of COVID impact.



7. What happens if my application is approved?

If your application is approved, your landlord will notify you of the amount and the months for which the payments have been applied to your account.

8. What happens if my application is denied?

If your application submitted by the landlord on your behalf is found to be ineligible for SHERA, your landlord will provide you with notification and an opportunity to request that they appeal the decision on your behalf. You may be asked to provide additional documentation to verify eligibility. Your landlord will also provide you with information for other rental assistance programs.

9. Who can assist me with my application?

Your landlord or management agent can help you complete the forms and determine what method of income verification will be the easiest for you.

10. When should I expect my rent arrearage be cleared?

It may take several weeks for your application to be approved or denied. If it is approved, funds will be paid to your landlord, who must use the funds to clear your rent arrearage within 30 days after receiving the payment and send you a receipt of that payment.



REMINDERS & NEXT STEPS

1

SHERA Overview

This document provides an overview of the SHERA program.

2

SHERA Tenant Reference Guide

This reference guide provides important information on the SHERA program and frequently asked questions for tenants.

3

[SHERA Materials](#)

A recording of this session and presentation will be shared with you and uploaded to the SHERA Program website.

4

[COVID Housing Help Website](#)

Includes information regarding emergency rental assistance resources during COVID-19.



QUESTIONS



THANK YOU!

